

Information to identify the case:					
Debtor 1	Ronald R Witkowski			Social Security number or ITIN	xxx-xx-6593
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Illinois					
Case number: 17-12438					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald R Witkowski

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

November 9, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Ronald R Witkowski
 Debtor

Case No. 17-12438-JSB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mgarcial
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db
 25565428 +Ronald R Witkowski, 1120 Tennyson Lane, Naperville, IL 60540-0329
 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 25565429 +Cheryl Witkowski, 1120 Tennyson, Naperville, IL 60540-0329
 25565432 +First Amer Bk, 700 Busse Rd., Elk Grove Village, IL 60007-2133
 25603561 +First American Bank, 80 Stratford Drive, Bloomington, IL 60108-2219
 25586651 JPMorgan Chase Bank, National Assoc, Chase Records Center, attn. Correspondence Mail,
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 25591260 Manley Deas Kochalski LLC, JP Morgan Chase Bank NA, P.O. Box 165028,
 Columbus OH 43216-5028
 25900955 +Property Management Co., 303 E. Wacker Dr., Chicago, IL 60601-5212

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25565426 +EDI: CAPITALONE.COM Nov 10 2018 05:23:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 25565427 +EDI: CHASE.COM Nov 10 2018 05:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 25565430 +EDI: CITICORP.COM Nov 10 2018 05:23:00 Citicards Cbna, Po Box 6241,
 Sioux Falls, SD 57117-6241
 25565431 +EDI: WFNNB.COM Nov 10 2018 05:23:00 Comenity Bank/Blair, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 25565433 +E-mail/Text: rev.bankruptcy@illinois.gov Nov 10 2018 00:33:46
 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0291
 25565434 EDI: IRS.COM Nov 10 2018 05:23:00 Internal Revenue Service (IRS), PO Box 7346,
 Philadelphia, PA 19101-7346
 25917862 EDI: PRA.COM Nov 10 2018 05:23:00 Portfolio Recovery Associates, LLC,
 Successor to CAPITAL ONE BANK (USA), N.A., (CAPITAL ONE BANK, N.A.), POB 41067,
 Norfolk, VA 23541
 25739615 EDI: Q3G.COM Nov 10 2018 05:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 25571708 +EDI: RMSC.COM Nov 10 2018 05:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 25565435 +EDI: RMSC.COM Nov 10 2018 05:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27275479 JPMorgan Chase Bank National Association
 25572523* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Benjamin Rooney on behalf of Creditor Townhomes of the Fields Owners' Association
 ben@keaycostello.com, kim@keaycostello.com
 Dustin B Allen on behalf of Debtor 1 Ronald R Witkowski davidsiegellaw@hotmail.com
 Glenn B Stearns mcguckin_m@lisle13.com
 John J Lynch on behalf of Debtor 1 Ronald R Witkowski jlynch@lynch4law.com,
 staff@lynch4law.com;sgregorowicz@lynch4law.com;r44065@notify.bestcase.com;flynch@lynch4law.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Steven L Walker on behalf of Debtor 1 Ronald R Witkowski swalker@lynch4law.com,
 staff@lynch4law.com;mwilkinson@lynch4law.com
 Todd J Ruchman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 amps@manleydeas.com

District/off: 0752-1

User: mgarcial
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Nov 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Umair Malik on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
amps@manleydeas.com

TOTAL: 8